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HANDBOOK



CROP INSURANCE BLUEPRINTS

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TABLE OF CONTENTS

	Page
Crop Insurance-----	1
Why Crop Insurance is Needed-----	2
Security	2
Wise Business Practice	3
Credit and Planning	4
Insurance and Local Trade	5
Buying a Farm	6
Protecting Dollars	6
Strengthening Independence	8
Insurance Aids Farm Ownership	9
The Community Committeeman's Job--	11
Planning an Information Program----	16
<i>(For State Committees)</i>	
Radio	17
Press	17
Newsmats	18
Leaflets	18
Direct Mail	18
Posters	19
Magazines	19
Office and Window Displays	19
Meetings	19
Fairs and Conventions	20
Statistical History of Program-----	22
Corporation Organization-----	30

B. E. B. JUL 25 1942

MEMORANDA

CROP INSURANCE

Insures yield only; not price.

Protects wheat crops from all unavoidable hazards, such as drought, insects, fire, flood, plant disease, storms, hail, wind, etc.

Applications must be made before the crop is planted and before the final date for receiving applications as set by the Corporation.

Guarantees either 50 percent or 75 percent of a farm's average yield.

Yields are figured from historical or appraised production for past years on individual farms.

Premiums are based on historical or appraised crop losses for past years on individual farms.

Premiums are paid by signing a commodity note calling for payment either in wheat, the cash equivalent, deductions from the indemnity, if any, from the first Federal farm program payment due the farmer, or from any commodity loan.

Risks are based on the theory that each farm, county, and state carries its own load.

Losses are paid with a certificate of indemnity. This certificate may be converted into cash by returning it to the Corporation and receiving a check in exchange, or by turning it over to the Commodity Credit Corporation for a loan on the amount of the commodity represented by the certificate. The certificate also may be exchanged for the actual commodity if the latter is available.

Applicants must insure all farms in the county on which they have an interest in the crop.

Insurance becomes effective when the crop is planted and after the application is signed.

Contracts are written by AAA county and community committeemen or their representatives.

WHY CROP INSURANCE IS NEEDED

American farmers lose \$100,000,000 a year in wheat crop failure.

If every wheat grower insured his crop, \$50,000,000 or \$75,000,000 of that sum could be saved.

Crop insurance will take much of the gamble out of wheat growing by guaranteeing a wheat income every year.

Crop insurance is an important part of the Ever-Normal Granary program for agriculture. This program gives farmers acreage allotments, wheat loans, and marketing quotas for **PRICE SECURITY**; conservation payments to finance soil building, and crop insurance for **YIELD SECURITY**.

Loans have put a floor under wheat prices, and parity payments add to wheat income; but commodity loans cannot help the farmer who suffers crop failure. It is, therefore, more necessary than ever from a dollars and cents standpoint that the farmer make certain of his income from this source by insuring his crop, because crop insurance guarantees a crop every year.

Security

Security is the first goal of everyone. A man pinches pennies to buy a home for security. His wife stocks the pantry for food security for the family. Both save so the children can be educated and achieve security for themselves in later life. The Federal Government has spent billions for guns, planes, tanks, and ships for national security.

The national farm program offers the American farmer his means of security—conservation for soil security, loans for price security, and crop insurance for yield security. Crop insurance is the wheat farmer's unemployment insurance. The city worker contributes a part of his salary each year to a federal-

state fund of unemployment reserves so when he loses his source of income—his job—he can draw on this fund for an income.

Crop insurance does the same thing for the farmer. He pays into a Federal fund so that when he loses the source of his income—his wheat crop—he draws upon the Federal Crop Insurance Corporation's fund for an income. Like unemployment insurance, which is paid the worker in times of stress, so too are crop insurance indemnities paid farmers in times of stress—when their crops fail.

Wise Business Practice

Elevators insure wheat in their storage bins. Farmers must insure their wheat when they store it on the farm under government loan. It is even more imperative that they insure their wheat when such protection is most needed—when it is growing in the field.

Farming is a business. A farmer's income from that business may depend on several products, or only one—wheat. If too many of those products fail to bring an income, or the only source of income—wheat—fails to net a profit, it is good business to safeguard that source of income with crop insurance.

Business, industry, and mills buy insurance to protect the capital they invest in their enterprises. Financiers who loan money for various enterprises insist such ventures be insured to protect THEIR loans. Farmers invest money and labor in their crop. Shouldn't they protect their investment with crop insurance during the four to nine months that wheat is at the mercy of natural forces beyond their control?

To be sure of taking advantage of wheat loans, the grower first must have production. That means crop insurance. For only through crop insurance—all-risk protection—can the farmer assure himself of benefits from wheat loans under the national farm program.

Do most farmers have fire insurance on their buildings? Tornado insurance? Life insurance? Health and accident insurance? Property damage and liability insurance on their automobiles? Do they buy such insurance just "once in a while" because they hope to collect an indemnity the year they happen to buy that insurance? Don't they try to pay premiums on some or all of this insurance year after year simply as a matter of protection to themselves and their families? That is the way crop insurance should be viewed—protection every year—not just now and then. Farmers never know when they will need it.

Crop insurance is the cheapest insurance a farmer can get. Nowhere can he get coverage against ALL unavoidable hazards for the ONE price—a price based on the production and loss experience of his own farm and his own county.

Because yields and rates are based on individual farms and individual counties, no farm, county, or state will bear the losses suffered by other farms, counties, or states. Each farm, county, and state carries its own risk.

And, over a period of years, premiums paid by farmers should about balance with indemnities collected by them.

Farmers should insure EVERY year if they want to get the most good out of their protection. Uncertainties of wheat growing make it unprofitable to insure one year and not the next. If a farmer won't take a chance on his buildings burning he shouldn't take a chance on his wheat being destroyed by unavoidable hazards.

Credit and Planning

American wheat farmers need an estimated two billion dollars in short-term credits every year. Is it difficult or impossible for many of them to get credit? Crop insurance will make it possible to borrow money on growing wheat, because the all-risk insurance contract

can be assigned to lending agencies. Few, if any, lending agencies will refuse this contract as collateral for loans.

The Agricultural Adjustment Administration has made it possible for farmers to do long-range planning. Crop insurance, coupled with stabilized prices resulting from application of the farm program, now offers the means of carrying out those plans. For to complete their plans, wheat farmers must get a crop. Will the loss or serious damage of that crop cause them to lose money? They should protect themselves with crop insurance. It means money in the pocket in the long run. Also it can mean sane, sensible, and successful planning for them and their families.

Insurance and Local Trade

Would any farmer want to live on a farm so far from a trading center that supplies must be ordered by mail and shipped a hundred miles or more to reach him? Community towns and stores are not only a convenience but a necessity nowadays. And they depend upon trade from farmers.

That trade, in turn, depends on farm income from crops—wheat crops. Without the assistance of the Farm Credit Administration, the Farm Security Administration, and the Agricultural Adjustment Administration, the benefits of the national farm program, AND crop insurance, farm income and an adequate livelihood from the soil would be seriously in danger.

When there are too many repeated wheat crop failures, towns and stores fail.

Farmers owe it to themselves, their families, their communities, to be SURE of some wheat income every year.

Their income is the backbone of trade in the local community.

Crop insurance is a sure guarantee of wheat income.

Numerous rural stores on the verge of closing their doors because of crop failure now are prosperous and doing a good business because of crop insurance.

Buying a Farm

If growers plan to buy a farm, crop insurance can be a big help in assessing its wheat productivity. The yields and rates developed for every wheat farm are a sound yardstick of the chance a grower takes in seeding a crop on that farm; of the risk he runs of getting a good or poor crop on that farm. Crop insurance can, and does, serve as a price gauge for land whose value is measured by its fertility, its productiveness. Insurance can indicate the long-time earning power of the land.

Protecting Dollars

The minute the farmer starts preparing the seedbed he gambles with his dollars.

He risks money in seed, labor, fuel, and wear and tear on machinery on the chance he will grow a good crop.

This cost of production alone is a big investment—an investment that in itself is too big to make without insurance protection.

What is the cost of production on farms in your state?

What are the hazards that are ever-present **EVERY** year?

In the past, how often have farmers in your state had a short wheat crop?

What have been the hazards that have reduced the crop in past years?

Figure out the cost of production for farmers in your county; consider hazards and crop losses in former years. Is it good business then to protect this investment in the light of **KNOWN** risks that are **ALWAYS** present; an investment that includes these costs for each acre on which wheat is produced:

The investment needed for the business of growing wheat should be protected with crop insurance, particularly when unavoidable hazards take the following toll every year from our wheat crops:

Average annual crop damage from specified causes, in percentage of normal yield, by geographic divisions

[From Bureau of Agricultural Economics]

	Crop and geographic division						
	North Atlantic	South Atlantic	East-North Central	West-North Central	South Central	Far West	United States
Deficient moisture.....	3.37	4.64	3.59	14.59	18.09	12.96	12.38
Excessive moisture.....	1.36	2.21	2.28	2.33	2.63	.77	2.03
Floods.....	.14	.39	.38	.35	.44	.24	.33
Frost.....	1.29	.96	.82	.48	.33	1.32	.70
Hail.....	.24	.47	.20	1.49	.72	1.22	1.10
Hot winds.....	.15	.24	.44	2.99	1.60	1.42	2.02
Storms.....	.16	.27	.16	.30	.19	.29	.26
Other climatic.....	5.18	3.12	9.51	3.79	2.71	1.81	4.13
Plant diseases.....	.47	2.23	.77	3.92	1.48	1.21	2.65
Insect pests.....	3.15	1.54	3.88	2.02	2.67	.62	2.12
Animal pests.....	.03	.06	.01	.11	.09	.82	.19
Other and unknown.....	1.27	1.48	1.02	.67	1.22	.80	.86
Total loss.....	16.81	17.61	23.06	33.04	32.17	23.48	28.77

Strengthening Independence

American agricultural history is studded with instances where the Federal Government had to aid farmers after devastating crop losses due to insect plagues, prolonged droughts, etc.

In ten years—1927 to 1936—the Federal Government devoted 615 million dollars to emergency farm relief, feed and seed loans.

In 1934, one million farm families required relief at a cost of 207 million dollars for emergency loans to stricken farmers.

As far back as 1874, the army had to extend relief to settlers whose crops were destroyed by grasshoppers.

Crop insurance would have saved a large part of those expenditures. Today, insured farmers can save themselves from dire want, from higher taxes for relief expenses, from debt for loans by taking advantage of crop insurance. Crop insurance will help farmers remain self-sustaining.

Since 1880 there have been 28 drought years. Twelve of these years brought droughts of major proportions. Each year produced paralyzing crop losses from which stemmed huge debts, discouragement, and lowered morale.

Crop insurance protects growers from losses caused by drought. The force of such economic blows can be warded off by insuring wheat.

Insurance Aids Farm Ownership

Crop insurance can help growers buy and **KEEP** a farm, for trusting to luck has ruined many wheat growers.

Thousands have gambled on a shoestring and lost because, lacking cash, they bought on time relying on farm income each year to meet the mortgage payments.

Can they do that with successive crop failures? Thousands have learned they can't for crop failure cost them not only their crop but also their farms through foreclosure.

Every year crop failure has shunted thousands of farmers off the land. In one Great Plains county, first settled in 1885, there have been four waves of exodus from the land. All were caused by crop failure. Crop insurance will protect both the farmer and the mortgage holder.

Today the farm mortgage debt is staggering. So, too is the number of farms changing ownership through forced sales, delinquent taxes, bankruptcy, etc., as the following table shows:

Estimated farm-mortgage debt, for selected States, average for 1929-38, 1939, and 1940

[From Bureau of Agricultural Economics]

State	Average 1929-38 (1,000 dollars)	1939 (1,000 dollars)	1940 (1,000 dollars)
Arkansas.....	81,808	66,078	66,213
Arizona.....	34,926	31,576	31,506
California.....	577,950	543,100	541,929
Colorado.....	121,473	97,117	94,965
Delaware.....	8,729	8,150	7,979
Idaho.....	104,680	89,963	87,441
Illinois.....	527,145	432,070	420,927
Indiana.....	237,551	201,480	198,996
Iowa.....	947,218	684,751	657,868
Kansas.....	385,177	319,404	309,602
Kentucky.....	107,055	105,299	105,729
Maryland.....	47,603	43,135	43,339
Michigan.....	197,429	177,394	173,959
Minnesota.....	421,676	351,030	343,512
Missouri.....	347,729	249,673	238,914
Montana.....	120,086	99,308	96,504
Nebraska.....	462,021	355,417	334,560
Nevada.....	17,168	17,492	17,782
New Jersey.....	51,434	50,018	50,215
New Mexico.....	33,050	27,325	26,768
New York.....	224,619	209,085	206,112
North Carolina.....	98,705	85,631	84,923
North Dakota.....	206,947	164,862	153,459
Ohio.....	239,294	208,005	207,308
Oklahoma.....	229,698	167,305	162,189
Oregon.....	123,242	104,756	103,957
Pennsylvania.....	162,231	141,578	139,530
South Dakota.....	240,371	165,750	151,910
Tennessee.....	99,881	87,922	87,047
Texas.....	619,779	543,928	530,172
Utah.....	47,508	45,932	45,635
Virginia.....	87,176	71,613	70,566
Washington.....	144,020	120,711	118,522
West Virginia.....	24,705	22,710	22,064
Wisconsin.....	450,075	390,097	382,687
Wyoming.....	39,323	37,202	37,023

THE COMMUNITY COMMITTEEMAN'S JOB

It is the community committeeman's job to present crop insurance or see that it is presented to all wheat farmers in his community, for every wheat grower is a potential purchaser of crop insurance.

Every farmer wants in varying degrees the very things crop insurance offers.

Thus every farmer, directly or indirectly, wants crop insurance.

An information program will aid you in stimulating this desire in the grower.

Familiarize yourself with the information program planned for your county.

Know what materials will be used and know **WHEN** they will be used so you can plan your personal contact work accordingly. This will make your job of selling crop insurance easier and quicker by arming the farmer with some knowledge of the program before you visit him.

Thus it is your job as community committeeman, during personal contacts, to translate this desire for insurance into action by the farmer.

Before presenting crop insurance it is essential that you yourself thoroughly believe in crop insurance; that you know and understand the operation of it and what it is designed to do for the farmer.

Personal contact work should be planned before you leave the office. Before you approach a farmer you should know what you will say, how you will say it, and when you will say it.

Explaining the insurance program will not be sufficient. You must show the individual how insurance will benefit him and why he needs it. Talk in terms of the Agricultural Adjustment Administration farm program. How, by insuring his wheat crop, he can get the greatest benefits from other phases of the Agricultural Adjustment Administration—the wheat loan; wheat income to carry on conservation practices; wheat income because even

though his acreage allotment may be less than he seeded ten years ago, he now can get **GUARANTEED** production from those acres.

The best time to offer crop insurance, of course, is when you make a loss settlement, provided the listing sheets are prepared. If they are not ready, efforts should be made at that time to convince the grower he should insure next year.

Avoid approaching a farmer when he has a good excuse for not listening to you. No attempt should be made to present crop insurance to a man when he is upset or angry, or just before mealtime.

The best time to approach the farmer is when he has free time or when work is a bit slack. The early evening after the chores are finished, Saturday night in town, or rainy days when field work is slowed or impossible, are good times to talk crop insurance with the grower. Such periods are much better than causing the farmer to stop his tractor or his hired help in order to talk insurance.

It would be impossible to see all the farmers in your territory at the suggested times set forth here. Some of them you will have to interview at any and all times.

Opening the conversation is very important. Most individuals asked without any preliminaries if they want insurance would promptly say, "No." Lead into your subject by asking him about conditions on his farm, the health of his family, what he thinks of crop prospects, how he likes a new piece of machinery he has recently purchased, or how his livestock are shaping up. A good start usually can be made by asking immediately: "What would it mean to you if you lost your entire wheat crop this year?"

Such approaches are much better than by opening the conversation with "You don't want crop insurance, do you?" or, "I don't suppose you will be interested in crop insurance,

will you?" Such phrases invite the farmer to reply with an emphatic, "No!" Most persons like to be agreeable and you yourself have practically asked him to say "No" to your question when you open with a negative approach.

Discuss his problem of getting a SURE crop, his need for that crop, and then present the solution in the form of a crop insurance contract.

When talking about his signing an insurance contract, it is much better to say, "Now, I know you want to insure your crop," or, "It's a good thing that you and I can insure our crop this year," than to say, "How about it? Will you insure your crop?"

Stress the "peace of mind" factor—how crop insurance will free the farmer from worry over prospective crop loss and save him from fear of crop failure and financial loss. Point out how insurance, in effect, won't cost him one penny of cash out of his pocket because of operation of the commodity note plan for paying premiums. The farmer also will be interested in knowing that no interest is charged on these notes.

Some points that might be emphasized are that indications are prices will be good in the immediate and near future. Thus, wheat growers should make sure of some wheat to sell so they can take advantage of these prices. This price outlook, with the protection that crop insurance affords, offers an excellent opportunity for wheat growers to scale down their debts—if they have wheat to sell. And they can have wheat to sell by insuring their crop!

By making sure, through crop insurance, that they will be in a position to take advantage of the price situation, farmers also are making it possible to lay something aside for a rainy day. We probably always will have good times and poor times. It is therefore good business for the farmer to obtain the greatest possible benefit during good times so that he can be fully

prepared to meet the poor times that may come in the future. This can be done through crop insurance.

It is helpful if the farmer can be made to feel at ease, and to welcome you as a friend or a man who has respect for his opinion. Don't argue with him. You can disagree with him but change the subject unless he shows a disposition to continue the discussion along those lines and wants to know what basis **YOU** have for **YOUR** opinion.

Present crop insurance with facts. The facts will speak for themselves. In this connection, tell the farmer how crop insurance works.

Don't go into technical details unless he asks for them and then explain them only after you have covered other points on insurance. Show him how crop insurance will benefit him and his family and how the insurance program is necessary to the well-being of American agriculture.

Talk to him in terms of his farm, local conditions, local prices, local people. Don't forget the losses that farmers he knows experienced in recent years. Tell him what other insured farmers have had to say about crop insurance.

If he believes rates are too high and yields too low, point out that they are the best figures available, how they were developed by farmers in his county, many of whom he knows, and some of whom, at one time or another, he probably voted for at elections.

Talk in terms of total guaranteed production; not guarantee per acre. A 200-, 500-, or 800-bushel guarantee is more appealing than a 6-, 8-, or 15-bushel per acre guarantee.

If possible, talk to the housewife, too. And the older boys and girls. Emphasize protection and wheat income **EVERY** year with insurance.

Stress the security of the home that insurance affords. Outline the importance of taking insurance **EVERY** year to get the most profit

out of it. Explain how one year's loss will pay premiums for a number of years on his farm.

If the farmer is in poor financial condition, emphasize the credit possibilities of crop insurance.

DON'T TALK TOO MUCH. Let him have his say. And don't interrupt, even when he may make statements with which you don't agree or which you know are incorrect. Correct them later by repeating his statement with the correct figures but not saying, "You weren't right when you said thus and so." That is same as accusing a man of telling an untruth.

Don't give up if, after talking over crop insurance, he still refuses to sign a contract. Ask him to think it over some more and drop in on him a few days or a week later. He may have changed his mind in the meantime. In such cases, **ONE** but not more than **TWO** pieces of printed information on crop insurance could be left with him to read.

Your discussion will vary with each individual case. For this you must prepare before calling on the farmer.

Don't recite too many figures to him in your discussion. Figures generally are boresome. **HIS** farm is the **ONLY** farm in which he is interested.

And remember, **EVERY** farmer should be given the opportunity of insuring his crop **EVERY** year. Just because he has refused to insure the first three years of the program is no sign that he won't insure this year. See him every year.

PLANNING AN INFORMATION PROGRAM

President Franklin D. Roosevelt has written:

“Advertising has been responsible for many of the good things which citizens of the United States enjoy. It has been a potent force in making available to our citizens the products of American skill and ingenuity. Without it, many present day necessities would still be luxuries.”

Without proper information and understanding crop insurance would not have gained the participation and importance it has today. For the insurance program can be successfully presented only through a combination of personal contact AND INFORMATION work. Neither alone will produce as satisfactory results as the two combined.

Successful information programs depend on two things—planning and timing.

Planning should be done well in advance of the time you plan to contact farmers. That means you should plan what materials you will use and how you will use them. After that you should schedule the time WHEN you will use them.

Before an information program is planned, consult with your state office assistant if possible. If that is impossible, see that he receives any questions, doubts, or misunderstandings that committeemen have encountered or expect to encounter when meeting farmers in your county. It is your duty to supply him with material and information so that a successful information program can be sustained throughout the campaign.

In your informational work, write or talk about local conditions and use local facts and local names.

Information programs should be organized on a county basis. In such cases responsibility should be delegated to one individual.

For winter wheat states, where the deadline is in the fall, planning for information might be done in April, but not later than May. For spring wheat states, planning might be done in September, but not later than October.

Information work should start ahead of personal contact work. It should be developed in increasing tempo until it reaches a peak the last month for taking applications. Both personal contact work and your information program should operate simultaneously, one supplementing the other.

The first objective in an information program on crop insurance is to arouse interest, curiosity, and a desire to have insurance. This paves the way for personal contact work. You must prepare the land for seeding a crop. Similarly, you must prepare for the time when you present insurance to the farmer.

Any information program should make use of all available channels of information and education. These include: Press, radio, direct mail cards or letters, posters, newsmats, pictures, leaflets, film strips, movies, speakers at meetings, magazines, exhibits at fairs, conventions, etc., and window displays.

Here is a suggested information program:

Radio

Month	Week	Topic
June-----	First-----	Crop conditions, part insurance plays.
June-----	Third-----	Protection, security.
July-----	First-----	Farm income, main street trade.
July-----	Third-----	Credit, land buying, morale.
August-----	First-----	Signup progress, past and future.
August-----	Third-----	Comparison with other types of insurance.
August-----	Fourth-----	Testimonial.

Press

Each radio broadcast should supply material for a weekly or daily press release. In addition, personal interviews, feature and personality stories should be developed. They should in-

clude mention of crop insurance but do not necessarily have to be devoted entirely to insurance and operation of that program.

Newsmats

Farmer subjects of press releases will make useable newsmats. So too will graphs, charts, etc., on farm income and crop loss with respect to insurance. Cartoon mats, if past experience indicates they will get fair usage, also should not be overlooked.

Leaflets

At least two and not more than three leaflets should be placed in the hands of farmers either by direct mail or given them by the community committeeman when the latter calls on them regarding insurance. Suggested times for mailing leaflets would be the first month of the information campaign and the last month of the signup, or one during each of three months before the deadline.

Direct Mail

A planned campaign of direct mail should be undertaken in each county aimed to reach every grower. It should consist of illustrated colored post cards with a short message. The first card, suggesting insurance, might be mailed in June. The second, urging signing up, should be sent in August. Care should be taken that such mailings are made during weeks when leaflets are NOT mailed the farmer. To keep insurance before the grower throughout the year, two additional cards should be mailed during the balance of the year—one, six or eight weeks after the signup, thanking him for participating in the program with a good will theme. The second should be sent out during the growing season, expressing hope for a good crop but calling attention to benefits of crop insurance in event he doesn't make a crop. Corresponding timing should be followed for spring wheat.

Posters

A minimum of four posters should be placed in each town. Suggested places are the elevators, bank, post office, general store, telephone poles. During the signup or during the early part of the growing season a second and smaller poster might be posted on insured farms.

Magazines

Local trade magazines should be supplied with at least one article during the signup campaign. This article should stress insurance from the standpoint of the particular business involved and benefits to local merchants from the insurance program.

Office and Window Displays

Display a current crop insurance poster in a prominent place in the office so that it will attract the attention of individuals entering.

Keep a ready supply of printed information available so farmers can pick them up. A small table with a chair near is a good place for such material. If that it not practicable, a rack or the counter should be used.

If a street window on the ground floor is available, don't overlook the possibilities of dressing it up with farm program display material. Where possible, change this as frequently as practicable to maintain interest and keep abreast of developments and changes in the program.

Six sets of pictures for window display boards will be available each year. Care should be taken to see that the sets are changed each month starting SIX months before the signup period ends. By starting window displays six months before the signup period ends, you can pave the way for the three months' intensive information campaign.

Meetings

In addition to organizing meetings of farmers and farmer-businessmen, efforts should be

made to obtain speaking time at gatherings of civic groups, luncheon clubs, chambers of commerce, parent-teacher groups, 4-H clubs, women's organizations, etc., at which the crop insurance representative can explain how the program affects the particular group before which he is speaking. In many cases such a talk can be made more interesting by showing the crop insurance movie or film strips.

Fairs and Conventions

Where possible, small, simple exhibits should be worked out with your state information man for county fairs. Posters, a supply of leaflets, pictures, and samples of good and poor wheat can be used effectively in developing such exhibits. Conventions offer excellent opportunities for distributing material on crop insurance to special business groups, particularly those meetings that feature exhibits.

MEMORANDA

STATISTICAL HISTORY

September

State	Total contracts in force		
	Number 1939	Number 1940	Number 1941
Eastern office:			
Delaware.....	79	451	583
Maryland.....	985	1, 256	1, 741
New Jersey.....	29	109	165
New York.....	652	878	1, 001
North Carolina.....		197	458
Pennsylvania.....	2, 299	5, 788	7, 391
Virginia.....	916	1, 164	2, 539
West Virginia.....	1		92
Total.....	4, 961	9, 843	13, 970
Chicago office:			
Illinois.....	12, 189	14, 254	38, 079
Indiana.....	11, 157	26, 885	35, 511
Iowa.....	4, 645	6, 515	7, 514
Kentucky.....		946	615
Michigan.....	5, 057	15, 173	15, 345
Ohio.....	10, 252	27, 669	34, 008
Tennessee.....		238	210
Total.....	43, 300	91, 680	131, 282
Kansas City office:			
Arkansas.....			38
Colorado.....	1, 429	3, 491	5, 878
Kansas.....	14, 887	58, 398	58, 333
Missouri.....	15, 735	20, 116	25, 179
Nebraska.....	13, 197	53, 924	63, 234
New Mexico.....	111	57	258
Oklahoma.....	8, 635	22, 521	25, 046
Texas.....	3, 677	10, 858	9, 983
Total.....	57, 671	169, 365	187, 949
Minneapolis office:			
Minnesota.....	10, 211	19, 614	15, 499
Montana.....	5, 200	3, 894	3, 294
North Dakota.....	28, 091	30, 449	19, 778
South Dakota.....	10, 643	19, 446	15, 224
Wisconsin.....	183	537	709
Wyoming.....	321	1, 188	1, 532
Total.....	54, 649	75, 128	56, 036
Spokane office:			
Arizona.....			197
California.....	1, 002	1, 988	3, 009
Idaho.....	1, 708	6, 335	11, 097
Nevada.....	38	104	106
Oregon.....	662	1, 973	5, 613
Utah.....	452	643	3, 513
Washington.....	1, 332	3, 453	4, 477
Total.....	5, 194	14, 496	28, 012
Grand total.....	165, 775	360, 512	417, 249

OF PROGRAM

30. 1941

Total premium payments			State
Bushels 1939	Bushels 1940	Bushels 1941	
859	4, 209	5, 255	Eastern office:
10, 905	15, 061	20, 890	Delaware.
190	594	1, 285	Maryland.
5, 038	5, 858	7, 701	New Jersey.
	930	2, 925	New York.
15, 829	36, 138	49, 535	North Carolina.
7, 363	9, 508	24, 100	Pennsylvania.
18		1, 052	Virginia.
			West Virginia.
40, 202	72, 298	112, 743	Total.
185, 194	215, 341	496, 844	Chicago office:
141, 648	280, 217	371, 879	Illinois.
57, 223	97, 553	112, 470	Indiana.
	14, 749	9, 944	Iowa.
30, 633	86, 846	112, 669	Kentucky.
131, 288	304, 725	336, 063	Michigan.
	2, 747	2, 044	Ohio.
			Tennessee.
545, 986	1, 002, 178	1, 441, 913	Total.
		363	Kansas City office:
78, 214	247, 786	413, 134	Arkansas.
777, 080	3, 694, 182	3, 283, 224	Colorado.
197, 328	244, 479	340, 127	Kansas.
495, 556	1, 972, 923	2, 648, 084	Missouri.
12, 153	11, 731	33, 524	Nebraska.
270, 416	879, 329	812, 573	New Mexico.
396, 019	1, 069, 309	1, 014, 753	Oklahoma.
			Texas.
2, 226, 766	8, 119, 739	8, 545, 782	Total.
170, 439	317, 213	269, 699	Minneapolis office:
655, 925	512, 544	449, 994	Minnesota.
1, 949, 990	1, 833, 738	1, 176, 682	Montana.
728, 741	1, 046, 549	972, 245	North Dakota.
1, 215	2, 941	4, 713	South Dakota.
29, 072	120, 852	151, 078	Wisconsin.
			Wyoming.
3, 535, 382	3, 833, 837	3, 024, 411	Total.
		3, 005	Spokane office:
73, 427	154, 397	197, 673	Arizona.
76, 630	132, 921	236, 632	California.
549	1, 929	2, 213	Idaho.
62, 206	228, 369	233, 686	Nevada.
22, 350	25, 919	67, 839	Oregon.
86, 631	225, 977	243, 626	Utah.
			Washington.
321, 793	769, 512	984, 674	Total.
6, 670, 129	13, 797, 564	14, 109, 523	Grand total.

STATISTICAL HISTORY

September

State	Total indemnity claims		
	Number 1939	Number 1940	Number 1941 ¹
Eastern office:			
Delaware.....	14	83	69
Maryland.....	151	160	111
New Jersey.....	3	4	9
New York.....	58	42	98
North Carolina.....		23	27
Pennsylvania.....	152	667	915
Virginia.....	78	125	343
West Virginia.....			13
Total.....	456	1, 104	1, 585
Chicago office:			
Illinois.....	970	792	5, 462
Indiana.....	2, 574	3, 085	1, 055
Iowa.....	1, 782	705	5, 006
Kentucky.....		166	
Michigan.....	934	1, 536	1, 779
Ohio.....	1, 908	2, 418	2, 863
Tennessee.....		34	12
Total.....	8, 168	8, 736	16, 177
Kansas City office:			
Arkansas.....			15
Colorado.....	761	1, 957	533
Kansas.....	5, 742	25, 001	20, 340
Missouri.....	2, 837	2, 973	13, 226
Nebraska.....	8, 710	31, 105	43, 742
New Mexico.....	72	44	80
Oklahoma.....	2, 997	7, 640	9, 993
Texas.....	2, 362	5, 383	5, 445
Total.....	23, 481	74, 103	93, 374
Minneapolis office:			
Minnesota.....	2, 616	2, 017	3, 598
Montana.....	1, 749	1, 216	113
North Dakota.....	10, 240	11, 107	347
South Dakota.....	7, 636	10, 029	3, 155
Wisconsin.....	119	96	260
Wyoming.....	235	856	66
Total.....	22, 595	25, 321	7, 539
Spokane office:			
Arizona.....			92
California.....	389	1, 082	1, 238
Idaho.....	235	817	525
Nevada.....	19	54	12
Oregon.....	188	462	1, 075
Utah.....	160	137	109
Washington.....	239	778	245
Total.....	1, 230	3, 330	3, 296
Grand total.....	55, 930	112, 594	121, 971

¹ Oct. 15, 1941.

OF PROGRAM—Continued

30, 1941

Total indemnity claims			State
Bushels 1939	Bushels 1940	Bushels 1941 ¹	
668	6, 269	4, 389	Eastern office: Delaware. Maryland. New Jersey. New York. North Carolina. Pennsylvania. Virginia. West Virginia.
7, 103	9, 977	6, 860	
170	264	502	
5, 226	2, 153	5, 539	
-----	362	878	
7, 709	30, 725	46, 045	
3, 811	4, 868	15, 367	
-----	-----	828	
24, 687	54, 618	80, 408	
-----	-----	-----	
58, 294	36, 047	437, 076	Chicago office: Illinois. Indiana. Iowa. Kentucky. Michigan. Ohio. Tennessee.
148, 728	123, 915	34, 238	
127, 312	47, 580	674, 021	
-----	9, 534	-----	
39, 481	57, 965	68, 980	
101, 184	77, 453	99, 646	
-----	1, 383	316	
474, 999	353, 877	1, 314, 277	
-----	-----	-----	
-----	-----	1, 223	
187, 356	465, 348	79, 631	Kansas City office: Arkansas. Colorado. Kansas. Missouri. Nebraska. New Mexico. Oklahoma. Texas.
1, 746, 943	8, 298, 827	2, 723, 911	
171, 203	140, 573	1, 614, 277	
1, 277, 596	5, 131, 097	7, 013, 096	
30, 605	21, 487	54, 803	
477, 481	1, 277, 669	1, 225, 580	
1, 017, 657	1, 649, 525	1, 753, 562	
4, 908, 841	16, 984, 526	14, 466, 083	
-----	-----	-----	
-----	-----	-----	
155, 064	128, 054	259, 857	Minneapolis office: Minnesota. Montana. North Dakota. South Dakota. Wisconsin. Wyoming.
681, 177	367, 278	28, 521	
1, 652, 902	2, 038, 921	84, 452	
1, 592, 152	1, 618, 215	464, 280	
6, 500	3, 109	8, 354	
84, 035	271, 458	11, 566	
4, 171, 830	4, 427, 035	857, 030	
-----	-----	-----	
-----	-----	-----	
-----	-----	28, 769	Spokane office: Arizona. California. Idaho. Nevada. Oregon. Utah. Washington.
252, 087	624, 875	715, 771	
76, 304	100, 317	72, 183	
3, 526	5, 469	958	
101, 107	146, 798	99, 613	
63, 319	15, 201	8, 545	
86, 789	186, 275	69, 166	
583, 132	1, 078, 935	995, 005	
-----	-----	-----	
10, 163, 489	22, 898, 991	17, 712, 803	

STATISTICAL HISTORY

September

State	Total insured acreage		
	Acres 1939	Acres 1940	Acres 1941 ¹
Eastern office:			
Delaware.....	1, 766	8, 890	11, 343
Maryland.....	22, 997	32, 753	38, 717
New Jersey.....	380	1, 206	2, 336
New York.....	8, 756	9, 192	11, 388
North Carolina.....		1, 952	5, 541
Pennsylvania.....	30, 449	68, 364	85, 493
Virginia.....	15, 362	19, 980	44, 692
West Virginia.....	37		1, 787
Total	79, 747	142, 337	201, 297
Chicago office:			
Illinois.....	267, 151	290, 615	570, 370
Indiana.....	163, 684	332, 493	395, 448
Iowa.....	72, 599	100, 299	101, 252
Kentucky.....		16, 524	11, 278
Michigan.....	49, 233	134, 229	144, 870
Ohio.....	123, 478	314, 140	353, 147
Tennessee.....		4, 773	3, 543
Total	676, 145	1, 193, 073	1, 579, 908
Kansas City office:			
Arkansas.....			751
Colorado.....	70, 533	155, 895	221, 492
Kansas.....	882, 739	3, 070, 590	2, 603, 619
Missouri.....	343, 075	365, 465	424, 056
Nebraska.....	427, 021	1, 391, 277	1, 459, 178
New Mexico.....	8, 356	7, 249	19, 051
Oklahoma.....	463, 895	1, 066, 310	888, 661
Texas.....	346, 939	811, 202	612, 179
Total.....	2, 542, 558	6, 867, 988	6, 228, 987
Minneapolis office:			
Minnesota.....	250, 032	381, 770	267, 156
Montana.....	536, 042	349, 981	231, 718
North Dakota.....	2, 080, 758	1, 971, 814	882, 817
South Dakota.....	510, 422	717, 224	458, 115
Wisconsin.....	1, 199	3, 115	4, 285
Wyoming.....	23, 407	79, 439	90, 119
Total.....	3, 401, 860	3, 503, 343	1, 934, 210
Spokane office:			
Arizona.....			5, 067
California.....	111, 160	164, 907	186, 310
Idaho.....	128, 882	178, 190	280, 988
Nevada.....	725	1, 854	1, 777
Oregon.....	93, 086	293, 762	269, 091
Utah.....	32, 712	31, 650	67, 722
Washington.....	167, 958	378, 712	354, 067
Total.....	534, 523	1, 049, 075	1, 165, 022
Grand total.....	7, 234, 833	12, 755, 816	11, 109, 424

¹ Estimated.

OF PROGRAM—Continued

30, 1941

Total insured production			State
Bushels 1939	Bushels 1940	Bushels 1941 ¹	
22, 208	102, 221	128, 420	Eastern office: Delaware. Maryland. New Jersey. New York. North Carolina. Pennsylvania. Virginia. West Virginia.
290, 905	410, 802	539, 483	
5, 778	17, 983	37, 843	
149, 854	132, 649	183, 174	
-----	19, 413	61, 472	
448, 933	979, 268	1, 337, 162	
189, 239	243, 664	557, 277	
402	-----	21, 932	
1, 107, 319	1, 906, 000	2, 866, 763	
2, 912, 114	3, 231, 603	7, 326, 869	Chicago office: Illinois. Indiana. Iowa. Kentucky. Michigan. Ohio. Tennessee.
2, 020, 296	4, 048, 596	5, 182, 840	
894, 064	1, 228, 446	1, 314, 460	
-----	169, 431	116, 309	
739, 664	1, 901, 231	2, 171, 309	
1, 737, 408	4, 230, 813	5, 065, 899	
-----	43, 858	30, 693	
8, 303, 546	14, 853, 978	21, 208, 379	
-----	-----	6, 879	
580, 273	1, 221, 281	1, 612, 359	Kansas City office: Arkansas. Colorado. Kansas. Missouri. Nebraska. New Mexico. Oklahoma. Texas.
7, 328, 341	23, 893, 650	20, 260, 929	
3, 264, 200	3, 500, 111	4, 405, 475	
3, 922, 956	13, 162, 451	14, 401, 148	
71, 532	37, 104	115, 482	
4, 016, 681	8, 586, 698	7, 748, 990	
2, 528, 066	5, 189, 197	4, 061, 713	
21, 712, 049	55, 590, 492	52, 612, 975	
2, 198, 867	3, 302, 620	2, 701, 617	Minneapolis office: Minnesota. Montana. North Dakota. South Dakota. Wisconsin. Wyoming.
4, 425, 554	2, 415, 850	1, 997, 177	
12, 308, 941	11, 289, 725	6, 638, 299	
2, 796, 008	3, 746, 114	2, 944, 149	
15, 578	37, 424	50, 427	
207, 101	561, 466	560, 669	
21, 952, 049	21, 353, 199	14, 892, 338	
-----	-----	83, 824	Spokane office: Arizona. California. Idaho. Nevada. Oregon. Utah. Washington.
1, 558, 732	2, 263, 482	2, 464, 462	
2, 041, 709	2, 898, 488	4, 840, 402	
15, 327	36, 592	36, 688	
1, 368, 920	3, 646, 449	4, 032, 822	
513, 804	422, 797	938, 549	
2, 262, 883	5, 313, 926	5, 581, 285	
7, 761, 375	14, 581, 734	17, 978, 032	
60, 836, 338	108, 285, 403	109, 558, 487	
Grand total.			

STATISTICAL HISTORY OF 1942 PROGRAM AS OF OCTOBER 15, 1941

State	Applications received	Farms insured	Estimated premiums	Estimated insured acreage	Estimated insured production
Washington office:					
Delaware	Number 723	Number 802	<i>Bushels</i> 8, 085	<i>Acres</i> 15, 160	<i>Bushels</i> 193, 536
Maryland	2, 093	2, 318	29, 382	54, 895	776, 244
New Jersey	65	66	327	648	9, 782
New York	1, 306	1, 330	10, 536	15, 729	246, 412
North Carolina	48	49	161	323	3, 747
Pennsylvania	7, 166	7, 487	50, 788	88, 270	1, 348, 396
Virginia	2, 225	2, 402	20, 430	39, 577	1, 492, 105
West Virginia	289	308	1, 457	2, 575	28, 595
Total	13, 915	14, 762	121, 166	217, 177	3, 098, 817
Chicago office:					
Illinois	34, 848	44, 852	737, 845	836, 241	10, 956, 638
Indiana	30, 783	35, 246	352, 675	381, 952	5, 029, 538
Iowa	8, 386	9, 948	178, 809	136, 701	1, 844, 492
Kentucky	664	707	8, 861	10, 246	102, 499
Michigan	30, 926	33, 080	211, 289	251, 403	3, 828, 916
Ohio	33, 230	37, 455	352, 473	363, 713	5, 307, 839
Tennessee	1, 735	1, 842	10, 140	18, 897	162, 947
Total	140, 572	163, 130	1, 852, 092	1, 999, 153	27, 232, 869

Kansas City office:					
Arkansas	39	47	141	410	2, 779
Colorado	2, 045	3, 465	316, 142	171, 502	1, 232, 571
Kansas	41, 689	58, 223	2, 767, 601	2, 276, 756	22, 931, 674
Missouri	34, 871	41, 678	644, 725	747, 092	8, 048, 739
Nebraska	53, 873	73, 603	3, 211, 421	1, 791, 554	19, 478, 082
New Mexico	319	411	60, 971	30, 666	189, 414
Oklahoma	21, 340	28, 218	1, 182, 860	1, 303, 066	11, 671, 592
Texas	9, 302	11, 437	1, 155, 308	723, 708	4, 938, 671
Total	163, 478	217, 082	9, 339, 169	7, 044, 754	68, 493, 522
Minneapolis office:					
Minnesota	7, 224	8, 025	100, 299	79, 035	934, 926
Montana	1, 088	2, 130	355, 760	188, 550	1, 660, 814
North Dakota	55	79	6, 386	5, 502	44, 978
South Dakota	2, 379	5, 820	386, 168	189, 156	1, 260, 263
Wisconsin	2, 752	2, 885	19, 649	17, 374	211, 525
Wyoming	441	792	78, 460	50, 126	307, 418
Total	13, 939	19, 731	946, 722	529, 743	4, 419, 924
Spokane office:					
Arizona	273	550	68, 154	56, 299	861, 305
California	3, 505	6, 043	270, 138	334, 647	5, 570, 009
Idaho	14	18	276	274	5, 209
Nevada	3, 384	5, 570	293, 399	335, 452	5, 719, 272
Oregon	4, 692	5, 699	177, 971	169, 611	2, 483, 904
Utah	2, 953	5, 048	360, 121	525, 433	9, 120, 017
Washington					
Total	14, 821	22, 928	1, 170, 059	1, 421, 716	23, 759, 716
Grand total	346, 725	437, 633	13, 429, 208	11, 212, 543	127, 004, 848

CORPORATION ORGANIZATION

The Federal Crop Insurance Corporation is an agency within the United States Department of Agriculture. It has an authorized capital stock of \$100,000,000, subscribed by the United States of America.

Administrative costs are paid by the government so that premiums paid by farmers do not include charges for administration, profits, and management.

Officers of the Corporation are:

BOARD OF DIRECTORS

R. M. EVANS, Administrator of the Agricultural Adjustment and Conservation Group, *Chairman*.

FRED WALLACE, Chief of the Agricultural Adjustment Administration.

E. D. WHITE, Assistant Chief of the Agricultural Adjustment Administration.

C. W. KITCHEN, Chief of the Agricultural Marketing Service.

B. R. STAUBER, In Charge Land Policy—Credit Coordination, Office of Land Use Coordination.

MANAGER

LEROY K. SMITH.

ASSISTANT MANAGER—SECRETARY TO
THE BOARD

CECIL A. JOHNSON.

ASSISTANT TO THE MANAGER

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MEMORANDA

MEMORANDA

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**THE FEDERAL
CROP INSURANCE
CORPORATION**

**AGRICULTURAL ADJUSTMENT
ADMINISTRATION**
